

1 We claim:

2 1. A system for electronic commerce comprising:

3 a network;

4 at least one consumer computer associated with at least one consumer and connected to the
5 network, wherein the at least one consumer computer further comprises a web browser for
6 accessing and communicating over the network;

7 at least one merchant computer associated with at least one merchant and connected to the
8 network, wherein the at least one merchant computer further comprises web server software
9 for hosting a web page and for executing client software for allowing the at least one
10 merchant to send and receive information over the network; and

11 at least one consumer information server connected to the at least one consumer computer via
12 the network and to the at least one merchant computer via the network, wherein the at least
13 one consumer information server further comprises consumer information server software,
14 wherein the consumer information server software further comprises instructions for
15 forwarding an email message to the at least one consumer computer, and wherein the email
16 message further comprises the proper links for connecting the consumer's web browser to
17 the consumer information server to allow the at least one consumer to begin a registration
18 process.

19 2. The system in accordance with claim 1, wherein the proper links for connecting the consumer's
20 web browser to the consumer information server further comprise the network address for the
21 consumer information server.

22 3. The system in accordance with claim 2, wherein the proper links for connecting the consumer's
23 web browser to the consumer information server further comprises the network address for the

1 registration process.

2 4. The system in accordance with claim 1, wherein the proper links are stored in a file attached
3 to the email message.

4 5. A system for electronic commerce comprising:
5 a network;

6 at least one consumer computer associated with at least one consumer and connected to the
7 network, wherein the at least one consumer computer further comprises a web browser for
8 accessing and communicating over the network;

9 at least one merchant computer associated with at least one merchant and connected to the
10 network, wherein the at least one merchant computer further comprises web server software
11 for hosting a web page, for executing client software, for allowing the at least one merchant
12 to send and receive information over the network, and for forwarding an email message to
13 the at least one consumer computer, wherein the email message further comprises the proper
14 links for connecting the consumer's web browser to a consumer information server to allow
15 the at least one consumer to begin a registration process; and

16 at least one consumer information server connected to the at least one consumer computer via
17 the network and to the at least one merchant computer via the network, wherein the at least
18 one consumer information server further comprises consumer information server software.

19 6. The system in accordance with claim 5, wherein the proper links for connecting the consumer's
20 web browser to the consumer information server further comprise the network address for the
21 consumer information server.

22 7. The system in accordance with claim 6, wherein the proper links for connecting the consumer's
23 web browser to the consumer information server further comprise the network address for the

1 registration process

2 8. The system in accordance with claim 5, wherein the proper links are stored in an attached file
3 to the email message.

4 9. The system in accordance with claim 5, wherein the email message further comprises
5 purchasing information.

6 10. The system in accordance with claim 5, wherein the email message further comprises a
7 merchant's offer.

8 11. A system for electronic commerce comprising:

9 a network;

10 at least one consumer computer associated with at least one consumer and connected to the
11 network, wherein the at least one consumer computer further comprises a web browser for
12 accessing and communicating over the network;

13 at least one merchant computer associated with at least one merchant and connected to the
14 network, wherein the at least one merchant computer further comprises web server software
15 for hosting a web page and for executing client software for allowing the at least one
16 merchant to send and receive information over the network;

17 at least one consumer information server connected to the at least one consumer computer via
18 the network and to the at least one merchant computer via the network, wherein the at least
19 one consumer information server further comprises consumer information server software
20 and at least one consumer information datastructure comprising consumer information
21 associated with at least one consumer, wherein the at least one consumer uses the web
22 browser to access the consumer information datastructure via the consumer information
23 server and the network to obtain consumer information which is associated with the at least

one consumer.

12. The system in accordance with claim 11, wherein the consumer information server software further comprises instructions for allowing the at least one consumer to amend the consumer information associated with the at least one consumer.

13. The system in accordance with claim 11, wherein the consumer's web browser further comprises a browser indicator for identifying the at least one consumer to the consumer information server.

14. The system in accordance with claim 13, wherein the browser identifier is a cookie.

15. The system in accordance with claim 13, wherein the consumer information server software further comprises instructions for allowing the at least one consumer to enter information to identify the at least one consumer, thereby allowing the consumer information server software to access the consumer's information associated with the at least one consumer which is stored in the consumer data structure if the browser indicator does not indicate one consumer.

16. The system in accordance with claim 15, wherein the information which can be entered to identify the at least one consumer comprises a consumer identification number, email address, and a passphrase.

17. The system in accordance with claim 11, wherein at least two consumer information servers are linked together via the network.

18. A method for electronic commerce over a network between at least one consumer having at least one consumer computer connected to the network, at least one merchant having at least one merchant computer connected to the network, and at least one consumer information server connected to the network, comprising:

sending an email message over a network, wherein the email message comprises the proper

1 links for connecting at least one consumer computer to at least one consumer information
2 server;
3 invoking a connection between the at least one consumer computer and the at least one
4 consumer information server using the proper links in the email message;
5 connecting the at least one consumer computer to the at least one consumer information server;
6 invoking a registration process in the at least one consumer information server software;
7 prompting the consumer for registration information; and
8 saving the registration information from the consumer.

9 19. The method in accordance with claim 18, wherein the email message is sent by consumer
10 information server software on the at least one consumer information server to the at least one
11 consumer computer.

12 20. The method in accordance with claim 18, wherein the email message is sent by a merchant to
13 the at least one consumer computer.

14 21. A method for electronic commerce over a network between at least one consumer having at
15 least one consumer computer connected to the network, at least one merchant having at least
16 one merchant computer connected to the network, and at least one consumer information server
17 connected to the network, comprising:

18 connecting a consumer computer to at least one consumer information server using a web
19 browser on a consumer computer;

20 establishing consumer information associated with a consumer in a consumer data structure in
21 the consumer information server;

22 accessing the consumer information stored in a consumer data structure on the consumer
23 information server; and

1 displaying the consumer information to the consumer using the consumer's web browser.

2 22. The method in accordance with claim 21, further comprising amending the consumer
3 information using consumer information server software.

4 23. The method in accordance with claim 22, further comprising saving the amended consumer
5 information to the consumer data structure by the consumer information server software.

6 24. The method in accordance with claim 21, wherein accessing the consumer information which
7 is associated with the consumer further comprises identifying the consumer.

8 25. The method in accordance with claim 24, wherein identifying the consumer further comprises
9 reading a browser indicator in the web browser on the consumer computer by the consumer
10 information server software.

11 26. The method in accordance with claim 25, wherein identifying the consumer further comprises
12 prompting the consumer for identification information and comparing the identifying
13 information to information stored in the consumer data structure for the consumer to determine
14 if the identifying information supplied by the consumer matches the identifying information
15 stored in the consumer data structure for the consumer if there is no browser identifier in the
16 consumer's browser.

17 27. The method in accordance with claim 26, further comprising accessing and displaying the
18 consumer information if the identifying information supplied by the consumer matches the
19 identifying information stored in the consumer data structure for the consumer by the consumer
20 information server software.

21 28. The method in accordance with claim 27, further comprising amending the consumer
22 information by the consumer using the consumer information server software.

23 29. The method in accordance with claim 28, further comprising storing the amended consumer

1 information in the consumer data structure by the consumer information server software.

2 30. The method in accordance with claim 25, wherein identifying the consumer further comprises
3 prompting the consumer for identification information and comparing the identifying
4 information to information stored in the consumer data structure for the consumer to determine
5 if the identifying information supplied by the consumer matches the identifying information
6 stored in the consumer data structure for the consumer if the browser identifier indicates a
7 plurality of registered consumers who have used the consumer's web browser.

8 31. The method in accordance with claim 30, wherein identifying the consumer further comprises
9 prompting the consumer for identification information and comparing the identifying
10 information to information stored in the consumer data structure for the consumer to determine
11 if the identifying information supplied by the consumer matches the identifying information
12 stored in the consumer data structure for the consumer if there is no browser identifier in the
13 consumer's browser.

14 32. The method in accordance with claim 31, further comprising accessing and displaying the
15 consumer information if the identifying information supplied by the consumer matches the
16 identifying information stored in the consumer data structure for the consumer by the consumer
17 information server software.

18 33. The method in accordance with claim 32, further comprising amending the consumer
19 information by the consumer using the consumer information server software.

20 34. The method in accordance with claim 33, further comprising storing the amended consumer
21 information in the consumer data structure by the consumer information server software.

22 35. A system for electronic delivery of information comprising:

23 ~~a network~~

1 at least one accessee computer associated with at least one accessee and connected to the
2 network, wherein the at least one accessee computer further comprises a web browser for
3 accessing and communicating over the network;

4 at least one accessor computer associated with at least one accessor and connected to the
5 network, wherein the at least one accessor computer further comprises web server software
6 for hosting a web page and for executing client software for allowing the at least one
7 accessor to send and receive information over the network; and

8 at least one information server connected to the at least one accessee computer via the network
9 and to the at least one accessor computer via the network, wherein the at least one
10 information server further comprises information server software, wherein the information
11 server software further comprises instructions for forwarding an email message to the at least
12 one accessee computer, and wherein the email message further comprises the proper links
13 for connecting the accessee's web browser to the information server to allow the at least one
14 consumer to begin a registration process.

15 36. The system in accordance with claim 35, wherein the proper links for connecting the accessee's
16 web browser to the information server further comprise the network address for the information
17 server.

18 37. The system in accordance with claim 36, wherein the proper links for connecting the accessee's
19 web browser to the information server further comprises the network address for the registration
20 process.

21 38. The system in accordance with claim 35, wherein the proper links are stored in a file attached
22 to the email message.

23 39. The system in accordance with claim 35, wherein the accessee is a potential mortgage borrower

1 and the accessor is a mortgage lender.

2 40. The system in accordance with claim 35, wherein the accessee is a potential student and the
3 accessor is an educational institution.

4 41. A system for electronic delivery of information comprising:

5 a network;

6 at least one accessee computer associated with at least one accessee and connected to the
7 network, wherein the at least one accessee computer further comprises a web browser for
8 accessing and communicating over the network;

9 at least one accessor computer associated with at least one accessor and connected to the
10 network, wherein the at least one accessor computer further comprises web server software
11 for hosting a web page, for executing client software, for allowing the at least one accessor
12 to send and receive information over the network, and for forwarding an email message to
13 the at least one accessee computer, wherein the email message further comprises the proper
14 links for connecting the accessee's web browser to an information server to allow the at least
15 one accessee to begin a registration process; and

16 at least one information server connected to the at least one accessee computer via the network
17 and to the at least one accessor computer via the network, wherein the at least one
18 information server further comprises information server software.

19 42. The system in accordance with claim 41, wherein the proper links for connecting the accessee's
20 web browser to the information server further comprise the network address for the information
21 server.

22 43. The system in accordance with claim 41, wherein the proper links for connecting the accessee's
23 web browser to the information server further comprises the network address for the registration

1 process.

2 44. The system in accordance with claim 41, wherein the proper links are stored in an attached file
3 to the email message.

4 45. The system in accordance with claim 41, wherein the email message further comprises an
5 accessor's data request.

6 46. The system in accordance with claim 41, wherein the accessee is a potential mortgage borrower
7 and the accessor is a mortgage lender.

8 47. The system in accordance with claim 41, wherein the accessee is a potential student and the
9 accessor is an educational institution.

10 48. A system for electronic delivery of information comprising:

11 a network;

12 at least one accessee computer associated with at least one accessee and connected to the
13 network, wherein the at least one accessee computer further comprises a web browser for
14 accessing and communicating over the network;

15 at least one accessor computer associated with at least one accessor and connected to the
16 network, wherein the at least one accessor computer further comprises web server software
17 for hosting a web page and for executing client software for allowing the at least one
18 accessor to send and receive information over the network;

19 at least one information server connected to the at least one accessee computer via the network
20 and to the at least one accessor computer via the network, wherein the at least one
21 information server further comprises information server software and at least one accessee
22 information datastructure comprising accessee information associated with at least one
23 accessee, wherein the at least one accessee uses the web browser to access the accessee

1 information datastructure via the information server and the network to obtain accessee
2 information which is associated with the at least one accessee.

3 49. The system in accordance with claim 48, wherein the information server software further
4 comprises instructions for allowing the at least one accessee to amend the accessee information
5 associated with the at least one accessee.

6 50. The system in accordance with claim 48, wherein the accessee's web browser further comprises
7 a browser indicator for identifying the at least one accessee to the information server.

8 51. The system in accordance with claim 50, wherein the browser identifier is a cookie.

9 52. The system in accordance with claim 50, wherein the information server software further
10 comprises instructions for allowing the at least one accessee to enter information to identify the
11 at least one accessee, thereby allowing the information server software to access the accessee's
12 information associated with the at least one accessee which is stored in the accessee data
13 structure if the browser indicator does not indicates one accessee.

14 53. The system in accordance with claim 52, wherein the information which can be entered to
15 identify the at least one accessee comprises an accessee identification number, email address,
16 and a passphrase.

17 54. The system in accordance with claim 48, wherein at least two information servers are linked
18 together via the network.

19 55. The system in accordance with claim 48, wherein the accessee is a potential mortgage borrower
20 and the accessor is a mortgage lender.

21 56. The system in accordance with claim 48, wherein the accessee is a potential student and the
22 accessor is an educational institution.

23 57. A method for electronic delivery of information over a network between at least one accessee

1 having at least one accessee computer connected to the network, at least accessor having at
2 least one accessor computer connected to the network, and at least one information server
3 connected to the network, comprising:

4 sending an email message over a network, wherein the email message comprises the proper
5 links for connecting at least one accessee computer to at least one information server;
6 invoking a connection between the at least one accessee computer and the at least one
7 information server using the proper links in the email message;
8 connecting the at least one accessee computer to the at least one information server;
9 invoking a registration process in the information server software;
10 prompting the accessee for registration information; and
11 saving the registration information from the accessee.

12 58. The method in accordance with claim 57, wherein the email message is sent by information
13 server software on the at least one information server to the at least one accessee computer.

14 59. The method in accordance with claim 57, wherein the email message is sent by an accessor to
15 the at least one accessee computer.

16 60. A method for electronic delivery of information over a network between at least one accessee
17 having at least one accessee computer connected to the network, at least one accessor having
18 at least one accessor computer connected to the network, and at least one information server
19 connected to the network, comprising:

20 connecting an accessee computer to at least one information server using a web browser on an
21 accessee computer;

22 establishing accessee information associated with an accessee in an accessee data structure in
23 the at least one information server;

1 accessing the accessee information stored in the accessee data structure on the information
2 server; and

3 displaying the accessee information to the accessee using the accessee's web browser.

4 61. The method in accordance with claim 60, further comprising amending the accessee
5 information using information server software.

6 62. The method in accordance with claim 61, further comprising saving the amended accessee
7 information to the accessee data structure by the information server software.

8 63. The method in accordance with claim 60, wherein accessing the accessee information which is
9 associated with the accessee further comprises identifying the accessee.

10 64. The method in accordance with claim 63, wherein identifying the accessee further comprises
11 reading a browser indicator in the web browser on the accessee computer by the information
12 server software.

13 65. The method in accordance with claim 64, wherein identifying the accessee further comprises
14 prompting the accessee for identification information and comparing the identifying information
15 to information stored in the accessee data structure for the accessee to determine if the
16 identifying information supplied by the accessor matches the identifying information stored in
17 the accessee data structure for the accessee if there is no browser identifier in the accessee's
18 browser.

19 66. The method in accordance with claim 65, further comprising accessing and displaying the
20 accessee information if the identifying information supplied by the accessee matches the
21 identifying information stored in the accessee data structure for the accessee by the information
22 server software.

23 67. The method in accordance with claim 66, further comprising amending the accessee information

1 by the accessee using the information server software.

2 68. The method in accordance with claim 67, further comprising storing the amended accessee
3 information in the accessee data structure by the information server software.

4 69. The method in accordance with claim 64, wherein identifying the accessee further comprises
5 prompting the accessee for identification information and comparing the identifying information
6 to information stored in the accessee data structure for the accessee to determine if the
7 identifying information supplied by the accessee matches the identifying information stored in
8 the consumer data structure for the accessee if the browser identifier indicates a plurality of
9 registered accessees who have used the accessee's web browser.

10 70. The method in accordance with claim 69, wherein identifying the accessee further comprises
11 prompting the accessee for identification information and comparing the identifying information
12 to information stored in the accessee data structure for the accessee to determine if the
13 identifying information supplied by the accessee matches the identifying information stored in
14 the accessee data structure for the accessee if there is no browser identifier in the accessee's
15 browser.

16 71. The method in accordance with claim 70, further comprising accessing and displaying the
17 accessee information if the identifying information supplied by the accessee matches the
18 identifying information stored in the accessee data structure for the accessee by the information
19 server software.

20 72. The method in accordance with claim 71, further comprising amending the accessee information
21 by the accessee using the accessee information server software.

22 73. The method in accordance with claim 72, further comprising storing the amended accessee
23 information in the accessee data structure by the accessee information server software.

1 74. A system for electronic commerce comprising:

2 a network;

3 at least one consumer computer associated with at least one consumer and connected to the
4 network, wherein the at least one consumer computer further comprises a web browser for
5 accessing and communicating over the network;

6 at least one merchant computer associated with at least one merchant and connected to the
7 network, wherein the at least one merchant computer further comprises web server software
8 for hosting a web page and for executing client software for allowing the at least one
9 merchant to send and receive information over the network, wherein the client software
10 sends at least one email message to at least one consumer computer wherein the at least one
11 email message comprises at least one merchant offer and proper links for connecting the
12 consumer's web browser to the consumer information server whereby allowing the at least
13 one consumer to complete a purchasing transaction.

14 at least one consumer information server connected to the at least one consumer computer via
15 the network and to the at least one merchant computer via the network.

16 75. The system in accordance with claim 74, wherein the proper links further comprise the network
17 address for the consumer information server.

18 76. The system in accordance with claim 74, wherein the proper links are stored in a file attached
19 to the email message.

20 77. A method for electronic commerce over a network between at least one consumer having at
21 least one consumer computer connected to the network, at least one merchant having at least
22 one merchant computer connected to the network, and at least one consumer information server
23 connected to the network, comprising:

1 sending an email message from a merchant computer to at least one consumer computer,
2 wherein the email message is sent over a network, the email message comprising at least one
3 merchant's offer and proper links for connecting the consumer's web browser to the
4 consumer information server
5 invoking a connection between the at least one consumer computer to at least one consumer
6 information server using the proper links in the email message; and
7 connecting the at least one consumer computer to the at least one consumer information server
8 whereby allowing the at least one consumer to complete a purchasing transaction.

9 78. A system for electronic commerce comprising:

10 a network;

11 at least one consumer computer associated with at least one consumer and connected to the
12 network, wherein the at least one consumer computer further comprises a web browser for
13 accessing and communicating over the network;

14 at least one merchant computer associated with at least one merchant and connected to the
15 network, wherein the at least one merchant computer further comprises merchant web server
16 software for hosting a web page, for gathering purchasing information from the at least one
17 consumer and for allowing the at least one merchant to send and receive information over
18 the network, and wherein the merchant web server software gathers purchasing information
19 from the at least one consumer, forwards the consumer's purchasing information to the
20 consumer information server if the consumer elects to become a registered consumer, and
21 connects the consumer to the CIS.

22 79. A method for electronic commerce over a network between at least one consumer having at
23 least one consumer computer connected to the network, at least one merchant having at least

1 one merchant computer connected to the network, and at least one consumer information server
2 connected to the network, comprising:
3 gathering purchasing information by merchant's web server software which operates on at least
4 one merchant computer from a consumer over a network;
5 sending the gathered purchasing information and proper links for connecting at least one
6 consumer computer to at least one consumer information server if the consumer elects to
7 become a registered consumer;
8 invoking a connection between the at least one consumer computer to at least one consumer
9 information server using the proper links;
10 connecting the at least one consumer computer to the at least one consumer information server;
11 invoking a registration process in the at least one consumer information server;
12 prompting the consumer for registration information; and
13 saving the registration information from the consumer.